

Consumer Alert: Medicare Prescription Plan Finder Causes Confusion

The federal government's newly-revamped tool can lead to increased costs.

Commissioner Trinidad Navarro has released a rare consumer alert regarding Medicare's newly-updated Prescription Plan Finder. Throughout this year's open enrollment period, which ends on December 7, the Department of Insurance has received numerous complaints about the tool and anticipated prescription drug costs.

The Prescription Plan Finder is used to identify and compare coverage options, however the tool's focus on premium costs can deflect focus from higher personal costs at the pharmacy counter. The tool can organize responses to show lowest premium costs first, but not the lowest total annual costs, as was typical for previous iterations of the tool. Additionally, if a resident enters multiple medications, they may receive search results for plans that do not cover all of the prescriptions entered. The tool is used by more than 60 million seniors nationwide, and is a function of the federal government.

"Residents using this tool should carefully consider costs in a holistic way to ensure they are getting the best coverage and best price. The plan with the lowest premium may not always be the plan with the lowest total costs," said Commissioner Navarro. "If you, a family member, or a loved one are enrolled or enrolling in Medicare, I urge you to take your time on the tool and make sure all your plan questions are answered before making your final selections."

While the Department of Insurance has no direct authority over

the tool, the office has reached out to members of our congressional delegation to discuss solutions being considered at the federal level.

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